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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group Art Unit 2161

In re

Patent Application of

Ruth Marie Tritz, et. al.

Application No. 09/653,595

Confirmation No. 4590

Filed: August 31, 2000

Examiner: Unknown

"METHOD AND APPARATUS FOR
EVALUATING A FINANCIAL ACCOUNT
APPLICANT"

I, Kelly R. Warshany, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231, on the date of my signature.

K R Warshany
Signature

4-16-2003
Date of Signature

PRELIMINARY AMENDMENT

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

Before substantive examination of the present application, entry of the present Preliminary Amendment is respectfully requested.

Please amend the application as follows:

IN THE SPECIFICATION:

On page 6, delete the second full paragraph, and substitute therefor the following paragraph:

The scoring model module 44 includes software that takes either some or all of the data acquired by the application server 22 and the modules 26, 30, 34, 38 and 42 connected thereto and provides a score or scores for each applicant based on an algorithm that defines a risk model. Preferably, the algorithm is a logistic regression algorithm that generates a score for each applicant which score predicts the likelihood that the applicant will be an account

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01 FD-1201
02 FD-1201

420.00 OP
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"METHOD AND APPARATUS FOR
EVALUATING A FINANCIAL ACCOUNT
APPLICANT"

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Transmitted herewith is an Amendment in the above-identified application.

The fee has been calculated as shown below.

CLAIMS AS AMENDED							
(1)	(2) CLAIMS REMAINING AFTER AMENDMENT	(3)	(4) HIGHEST NO. PREVIOUSLY PAID FOR	(5) PRESENT EXTRA	(6) RATE	(7) ADDITIONAL FEE	
TOTAL CLAIMS	31	MINUS	25	6	X \$18	108.00	
INDEP. CLAIMS	8	MINUS	3	5	X \$84	420.00	
			TOTAL ADDITIONAL FEE FOR THIS AMENDMENT ----			528.00	

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A check in the amount of \$528.00 is attached.

I, Kelly R. Warshany, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231, on the date of my signature.

Signature

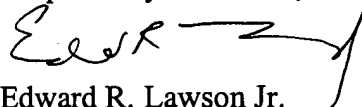
Date of Signature

4-16-2003

In the event Applicant has overlooked the need to request an extension of time, please consider this a request for same.

Charge or credit Deposit Account No. 13-3080 with any shortage or overpayment of the fees associated with this communication. A duplicate copy of this sheet is enclosed.

Respectfully submitted,



Edward R. Lawson Jr.

Reg. No. 41,931

File No. 25213-9023-01
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